

This is a summary of the benefits offered by the City of Carmel/Carmel Fire Department. Many benefits described herein have significant eligibility standards and/or benefit limitations. If any portion of this summary conflicts with any provision of federal, state or local law, code, ordinance, order, rule or regulation, the terms of such law, code, ordinance, order, rule or regulation shall prevail. This summary does not constitute a promise by the City to continue providing the benefits described, nor does it constitute an expressed or implied contract of employment. The Carmel Fire Department compensation and benefits package is subject to change at any time.

PAY AND HOURS

Entry level for a probationary firefighter is, approximately \$57,552.00

Scheduled hours are as follows:

- 1) For all Firefighters in administrative positions, the scheduled hours shall be 37.5 in a seven (7) day work period (75.0 hours bi-weekly).
- 2) For Firefighters who work a 24 hour shift, the scheduled hours shall be an average of 224 hours in a 28 day work period (112 hours bi-weekly).

The formula for calculating the hourly rate of pay shall be:

(bi-weekly base pay + specialty pay + 24 hour fire schedule pay
+ longevity pay)/hours scheduled in a regular work period.

The formula for calculating the overtime rate of pay shall be:

- 1) Fire Department non-exempt shift employees, 0.5 x hourly rate of pay for scheduled overtime from 212 – 224 hours, and 1.5 x hourly rate for scheduled overtime in excess of 224 hours and for all emergency call-outs, end-of-shift runs and work-related court appearances.
- 2) For all other Fire Department non-exempt employees, 1.0 x hourly rate of pay for 37.5 to 40.0 hours per week, and 1.5 x hourly rate of pay for hours in excess of 40.0.
- 3) Exempt employees shall earn compensatory time on an hour-for-hour basis for hours in excess of 40 per week.

SCHEDULE:

Sworn Shift Personnel (28 Day Schedule):

24 hours on duty – 24 hours off duty – 24 hours on duty – 24 hours off duty – 24 hours on duty - 4 days off ...

LONGEVITY:

All full-time employees shall receive two hundred twenty dollars (\$220.00) per year longevity pay for the first ten years of service and two hundred eighty dollars (\$280.00) per year for years eleven through twenty-five, in addition to all other forms of compensation. Longevity pay terms and conditions shall conform to the City's current longevity ordinance as adopted by the Carmel Common Council.

HOLIDAYS:

Each year the Mayor shall declare a holiday schedule that shall determine the paid holidays of City employees. Each City employee who is required to work on a declared holiday, whether on a scheduled shift or emergency call-in basis, shall receive thirteen dollars (\$13.00) per hour premium pay for each hour actually worked on the holiday.

VACATION:

Vacation benefits for Sworn Shift Personnel shall be as follows:

CFD Personnel hired after January 1, 2009:

- Completion of 1 year, shift personnel receive 5 duty days of vacation.
- Completion of 2 years, shift personnel receive 7 duty days of vacation.
- Completion of 3 years, shift personnel receive 9 duty days of vacation.
- Completion of 4 years, shift personnel receive 11 duty days of vacation.
- Completion of 5 years, shift personnel receive 14 duty days of vacation.
- Completion of 13 years, shift personnel receive 17 duty days of vacation.
- Completion of 20 years, shift personnel receive 18 duty days of vacation.

Shift Personnel may carry-over up to 3 unused 24 hour vacation days to the next calendar year, to be used within that year.

- **Emergency leave prior to completion of 1st year granted on a case by case basis.**

VACATION BUY BACK:

Pursuant to the schedule set forth below, an employee may request each year that the City buy back his or her accrued but unused vacation time. The City, in its sole discretion, may elect on an annual basis to buy back such vacation time. Additional details in CFD Rules and Local #4444 Contract.

Sworn Shift Personnel:

1-5 years of service	Maximum of two full shifts (48 hours) eligible for buyback
6-12 years of service	Maximum of three full shifts (72 hours) eligible for buyback
13+ years of service	Maximum of four full shifts (96 hours) eligible for buyback.

Sworn Administrative Personnel:

1-5 years of service	Maximum of three full shifts (22.5 hours) eligible for buyback.
6-12 years of service	Maximum of five full shifts (37.5 hours) eligible for buyback.
13+ years of service	Maximum of six full shifts (45 hours) eligible for buyback.

Any employee who has been suspended from the Department for disciplinary reasons or any employee who has used five (5) or more sick days in the calendar year to which the buyback applies shall be disqualified from this benefit.

SICK LEAVE:

After 30 days of employment, a firefighter shall be allotted 30 days of sick leave for one (1) calendar year. A Firefighter must be sick or injured to qualify for sick leave. Unused sick leave will not be paid to Firefighters upon leaving the Department. Sick leave shall not be carried over into the next year.

INCENTIVE PAY: Sworn Firefighter's are eligible for the following sick leave incentive pay, based on the amount of sick leave used in a calendar year:

<u>Sick Leave Used</u>	<u>Incentive Pay</u>
None	24 hours
Equivalent of one (1) shift (or any portion thereof)	20 hours
Equivalent of two (2) shifts (or one shift plus any portion of a second shift)	12 hours
Equivalent of three (3) shifts (or two shifts plus any portion of a third shift)	8 hours
Equivalent of four (4) shifts (or three shifts plus any portion of a fourth shift)	4 hours

For additional information, see CFD Rules and Local #4444 Contract.

FAMILY MAJOR MEDICAL/BEREAVEMENT LEAVE:

Up to three days (72.0 Hours) of paid leave per calendar year may be granted for a major illness or death that occurs in a Firefighter's immediate family.

Immediate Family: (Father/Mother, Husband/Wife, Brother/Sister, Child, Grandchild/Grandparent, Mother/Father-In-Law, Son/Daughter-In-Law, Sister/Brother-In-Law, Grandparent-In-Law, Step Parents, Step Children, Step Brother/Sister, Step Grandparent/Grandchildren) *In addition, a maximum of one (1) of the three bereavement days each year can be used for an aunt, uncle, cousin, niece or nephew (including step- or in-law relationship).*

An eligible firefighter must notify the Administrative Offices via his/her Battalion Chief of the illness or death and request the special leave.

Additional details in CFD Rules.

CATASTROPHIC MEDICAL LEAVE:

Sworn Firefighters shall automatically be enrolled in the Catastrophic Medical Leave Bank for catastrophic illness, injury or incapacitation. An appointed Administrative Board will review requests for withdrawal. (Additional details in CFD Rules)

CLOTHING ALLOWANCE:

UNIFORMS:

Department issued uniforms shall be purchased and disbursed through the Department Quartermaster system.

SAFETY GEAR:

The Department furnishes fire safety gear.

DEFERRED COMPENSATION:

The City of Carmel has a deferred compensation (457) plan that is funded solely by employee contributions. Effective January 1, 2000, the City shall match certain contributions of full-time and part-time employees to an approved deferred compensation plan (401a) to the extent such contributions are allowed by law.

The City will match employee contributions at the levels listed below:

- a. No match in first year of employment with the City
- b. 10% match after 1 full calendar year of employment with the City
- c. 20% match after 2 full calendar years of employment with the City
- d. 30% match after 3 full calendar years of employment with the City
- e. 40% match after 4 full calendar years of employment with the City
- f. 50% match after 5 full calendar years of employment with the City

The level of matching contributions by the City shall not exceed the lesser of 50% of the employee's contributions in any year.

For additional information, see Section 2-48 of the Carmel City Code.

HEALTH INSURANCE:

Medical: The City offers all full-time employees a choice of two medical plans, a PPO and a High Deductible Health Plan (HDHP). Coverage begins the 31st day of employment. The City pays 75% or more of the insurance premium depending on the coverage elected. The employee portion is withheld from the employee's paycheck on a pre-tax basis. The City is self-insured and uses the Anthem provider network.

Health Savings Account (HSA): This account is available to an employee enrolled in the City's HDHP. It allows an employee to make pre-tax contributions through payroll deposit that can be used to pay for qualified medical expenses. The City also makes a contribution. Any unused balance is carried over from year to year, even into retirement. The funds remain untaxed as long as they are used for qualified medical expenses.

Vision: The vision plan is offered to all full-time employees through Vision Services Plan (VSP) which utilizes a network of providers (www.vsp.com). Vision coverage is included when opting for medical coverage.

Dental: Full-time employees can enroll in the dental plan in conjunction with or separately from the medical plan. The City pays 75% or more of the premium. There is no dental network.

PRIMARY PLUS EMPLOYEE HEALTH CENTER: The Primary Plus Employee Health Center ("clinic") is open to all employees, retirees and dependents covered by the City's health insurance plan. There is no cost to the employee for office visits, labs or medications provided by the clinic, and employees are not required to use PTO, sick or vacation time for clinic visits of two hours or less made during regularly-scheduled work hours.

LIFE INSURANCE:

\$20,000 Life/Accidental Death and Dismemberment is paid by the City for all full-time employees.

\$150,000/ In the Line-of-duty Death is currently paid by The Heroes Club

\$350,079/ In the Line-of-duty Death is currently paid by the Federal Government

\$12,000/ Basic Life is currently paid by State of Indiana (Immediate pay-out upon death)

\$162,000/ In the Line-of-duty Death is currently paid by State of Indiana

PUBLIC EMPLOYEES' RETIREMENT FUND:

1977 Pension Fund:

All full-time sworn employees of the City must join the Police Officers' and Firefighters' Pension and Disability Fund (or a successor fund) on the first day of hire. Two separate and distinct contributions are made to PERF on behalf of sworn employees.

(1) *Employer contribution.* A percentage of a first class officer's base pay (including 20 years of longevity pay), such percentage to be designated annually by PERF, is deposited into the pension fund on behalf of each employee. These payments are not credited to an individual employee's account. Employees must meet service and/or age requirements to be eligible for a PERF pension.

(2) *Employee contribution.* An amount equal to 6% of a first class officer's base pay (including 20 years of longevity pay) shall be deposited into an annuity account for each eligible employee. The City may elect to pay any or all of the employee contribution. PERF shall produce periodic statements for each annuity account.

2018 Employer Assessment = 17.5%

2018 Employee Assessment = 6%

2018 Contributions are as follows:

City of Carmel Contribution = 21%

City of Carmel Employee Contribution = 2.5%

Current pension benefits are 50% of 1st Class Firefighter salary plus 20 years of longevity (\$5,000.00) with a 1% increase each 6 months for 32 years or 74% of a 1st Class Firefighter's salary.

Must be 52 years of age to collect full benefits

or

7% reduction of benefit at age 51

14% reduction of benefit at age 50

Refer to Indiana Code 36-8 or Carmel City Code 2-47 for additional retiree benefits.

All employee pension contributions are deducted on a pre-taxed basis.

Additional information and questions may be directed to the Fire Pension Secretary.

TUITION REIMBURSEMENT:

The City sponsors a tuition reimbursement program for full-time employees who are employed by the City both on the year prior to the beginning of the course for which tuition reimbursement is requested and at the time the final request for reimbursement is made. To be eligible for tuition reimbursement the employee cannot have been subject to disciplinary probation, demotion, or suspension within the 90 calendar days immediately prior to the beginning date of the course for which tuition reimbursement is requested.

The City offers tuition reimbursement for courses offered through a degree-granting institution that is accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools or an equivalent regional accreditor, as recognized by the United States Department of Education and the Council on Higher Education Accreditation.

There will be no more than two courses in progress at any given time.

Courses must maintain or improve job related skills and be related to the employee's current position or potential career path within the City of Carmel.

Reimbursement amounts shall be:

- a) Eighty percent (80%) of the full cost of the course for a final grade no lower than "B-";
- b) Fifty percent (50%) of the full cost of the course for a final grade no higher than "C+" and no lower than "C-" or "Pass" in a Pass/Fail course;
- c) No reimbursement for a final grade lower than "C-" or a "Fail," regardless of circumstances;
- d) No reimbursement for an "Incomplete" (until the coursework is complete) or for a withdrawal, regardless of circumstances; and
- e) No reimbursement for audited courses.

Tuition reimbursement applies to the course tuition and book fees only. Supplies, lab fees, student activity charges, parking fees and all other fees and costs do not qualify for reimbursement.

Combined tuition reimbursement payments for courses ending in any given year shall not exceed \$6,500.00 per employee.

The employee is responsible for paying all taxes due on tuition reimbursement benefits. Any reimbursement in excess of the maximum amount established by federal law shall be reported on the employee's W-2 form as taxable income.

Please refer to Carmel City Code 2-58 for more details. (Requests for this program are based on available budgeted funds)